

Board of Governors
Secretary Jennifer J. Johnson
Federal Reserve System
20th St. and Constitution Ave., N.W.
Washington, D.C. 20551
RE: Docket No. R-1314

Dear Board of Governors:

The Federal Reserve Board has proposed a regulation regarding the fees that subprime lenders charge. I vehemently oppose this regulation; I think these lenders may shy away from people who don't have an established credit history. There are options other than this regulation to ensure that people do not let their credit get out of control.

I needed to rebuild my credit and CorTrust was the only company to offer me a credit card. They provided me with a reasonable way to reestablish my credit history without getting me into too much trouble. In just over a year, I have improved my credit rating and I receive credit offers from prime lenders daily! The small credit limit concept used by CorTrust is an excellent way to assist people in building their credit, while at the same time not putting them in a position to go overboard.

Everyone should have a chance to rebuild their credit. I encourage you refrain from doing anything to restrict access to credit to those who have less than perfect credit. I appreciate your time and efforts on this issue.

Yours truly,

Alicia Taylor

A handwritten signature in black ink, appearing to read "Alicia Taylor", with a stylized flourish at the end.

Alicia Taylor
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Whittier, CA 90605-2636